

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dustin J. Iacovazzi
Debtor

Case No. 16-02837-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRadginsk
Form ID: 318

Page 1 of 2
Total Noticed: 55

Date Rcvd: Jul 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2017.

db Dustin J. Iacovazzi, 1243 Blue Berry Rd, Falls, PA 18615-7786
cr +ESSA Bank & Trust, 1065 Highway 315, Wilkes-Barre, PA 18702-6941
cr +Highway Federal Credit Union, 1843 Highway 315, Pittston, PA 18640-6101
4816390 +Attorney John Fisher, 126 South Main Street, Pittston, PA 18640-1741
4809499 Best Buy Credit Service, PO Box 9001007, Louisville, KY 40290-1007
4809502 Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
4809503 Citicards, PO Box 6403, Sioux Falls, SD 57117-6403
4809504 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816
4809505 Cor Trust Bank, PO Box 7010, Mitchell, SD 57301-7010
4856016 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4809506 Discover, PO Box 742655, Cincinnati, OH 45274-2655
4809509 ERC, PO Box 23870, Jacksonville, FL 32241-3870
4812812 +ESSA Bank & Trust, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941
4809510 +ESSA Bank & Trust, 200 Palmer Street, Stroudsburg, PA 18360-1645
4809512 H & D Waste Services, LLC, PO Box 671, Tunkhannock, PA 18657-0671
4809513 Highway FCU, PO Box 4519, Carol Stream, IL 60197-4519
4809514 +Highway Federal Credit Union, 1843 Highway 315, Pittston, PA 18640-6101
4809497 Iacovazzi Dustin J, 1243 Blue Berry Rd, Falls, PA 18615-7786
4812811 +John Fisher, Esq., 126 South Main Street, Pittston, PA 18640-1741
4816617 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4809498 Law Office of Brian E Manning, 512 S Blakely St, Dunmore, PA 18512-2237
4809518 Macy's, PO Box 78008, Phoenix, AZ 85062-8008
4843515 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4809520 Payment Processing Center, PO Box 11733, Newark, NJ 07101-4733
4809521 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
4809522 Penelec, PO Box 3687, Akron, OH 44309-3687
4809525 Raymour & Flanagan, PO Box 130, Liverpool, NY 13088-0130
4809526 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4809516 EDI: HNDA.COM Jul 28 2017 19:03:00 Honda Financial Services, PO Box 1844, Alpharetta, GA 30023-1844
4811229 EDI: HNDA.COM Jul 28 2017 19:03:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4809500 E-mail/Text: hnalepa@mhvfcu.com Jul 28 2017 18:58:01 Bridgewater FCU, 21 Burnett Blvd Ste 2, Poughkeepsie, NY 12603-6402
4839332 +E-mail/Text: bncmail@w-legal.com Jul 28 2017 18:57:54 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4809501 EDI: CAPITALONE.COM Jul 28 2017 19:03:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
4826950 EDI: CAPITALONE.COM Jul 28 2017 19:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4826949 EDI: CAPITALONE.COM Jul 28 2017 19:03:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
4859248 +EDI: BASSASSOC.COM Jul 28 2017 19:03:00 Cavalry SPV I, LLC, C/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
4853883 +E-mail/Text: bankruptcy@capvps.com Jul 28 2017 18:57:56 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4813663 EDI: DISCOVER.COM Jul 28 2017 19:03:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4809507 EDI: ESSL.COM Jul 28 2017 19:03:00 Dish, PO Box 94063, Palatine, IL 60094-4063
4809511 E-mail/Text: collectfax@essabank.com Jul 28 2017 18:57:59 ESSA Bank & Trust, PO Box L, Stroudsburg, PA 18360-0160
4809508 E-mail/Text: bbagley@enerbankusa.com Jul 28 2017 18:57:43 Enerbank, PO Box 26856, Salt Lake City, UT 84126-0856
4809515 EDI: HNDA.COM Jul 28 2017 19:03:00 Honda Financial Service, PO Box 105027, Atlanta, GA 30348-5027
4837459 EDI: RESURGENT.COM Jul 28 2017 19:03:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4809517 EDI: RMSC.COM Jul 28 2017 19:03:00 Lowe's /Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
4821785 EDI: MERRICKBANK.COM Jul 28 2017 19:03:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4809519 EDI: MERRICKBANK.COM Jul 28 2017 19:03:00 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
4856315 EDI: PRA.COM Jul 28 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4809524 E-mail/Text: bankruptcynotices@psecu.com Jul 28 2017 18:58:01 PSECU, PO Box 67010, Harrisburg, PA 17106-7010
4809523 E-mail/Text: bankruptcynotices@psecu.com Jul 28 2017 18:58:01 PSECU, PO Box 67013, Harrisburg, PA 17106-7013

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Page 2 of 2
Total Noticed: 55

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4809527	E-mail/Text: bankruptcy@bbandt.com Jul 28 2017 18:57:45	Sheffield Fiancial, PO Box 580229, Charlotte, NC 28258-0229
4811263	E-mail/Text: bankruptcy@bbandt.com Jul 28 2017 18:57:46	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
4809528	EDI: RMSC.COM Jul 28 2017 19:03:00	Synchrony Bank/HHG, PO Box 960061, Orlando, FL 32896-0061
4809529	EDI: RMSC.COM Jul 28 2017 19:03:00	Synchrony Bank/Sony, PO Box 960061, Orlando, FL 32896-0061
4809530	EDI: URSI.COM Jul 28 2017 19:03:00	United Recovery Systems, LP, PO Box 722910, Houston, TX 77272-2910
4809531	+EDI: VERIZONWIRE.COM Jul 28 2017 19:03:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4816620*	+Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4818040*	+Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4859252*	+Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2017 at the address(es) listed below:

Brian E Manning	on behalf of Defendant Dustin J. Iacovazzi BrianEManning@comcast.net, G17590@notify.cincompass.com
Brian E Manning	on behalf of Debtor Dustin J. Iacovazzi BrianEManning@comcast.net, G17590@notify.cincompass.com
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov
John Fisher	on behalf of Plaintiff Highway Federal Credit Union johnvfisher@yahoo.com, fisherlawoffice@yahoo.com
John Fisher	on behalf of Creditor ESSA Bank & Trust johnvfisher@yahoo.com, fisherlawoffice@yahoo.com
John Fisher	on behalf of Creditor Highway Federal Credit Union johnvfisher@yahoo.com, fisherlawoffice@yahoo.com
John F Goryl	on behalf of Creditor Kubota Credit Corpotaion bkgroup@kmllawgroup.com
John J Martin (Trustee)	pa36@ecfcbis.com, trusteemartin@martin-law.net
Keri P Ebeck	on behalf of Creditor Pennsylvania State Employees Credit Union kebeck@weltman.com, jbluemle@weltman.com
Thomas I Puleo	on behalf of Creditor Kubota tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Dustin J. Iacovazzi**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5030**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-02837-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dustin J. Iacovazzi

**By the
court:**



July 28, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.